

## IN THE CLAIMS

### Amendments to the Claims:

This listing of claims will replace all prior versions, and listing of claims in the application.

### Listing of Claims:

Claim 1 (currently amended): A method for providing mortgage financing by a lender to a borrower using an investment vehicle, comprising:

- a. identifying real estate owned by a seller;
- b. applying for mortgage loan;
- c. having said mortgage loan application approved;
- d. receiving a mortgage loan principal amount to cover cost of said real estate and ~~at least one~~ the investment vehicle;
- e. forwarding funds equivalent to said cost of said real estate from said mortgage loan principal amount of said seller;
- f. purchasing ~~at least one~~ the investment vehicle with funds from said mortgage loan principal amount;
- g. providing mortgage payments for a loan term; and
- h. receiving full ownership interest in said at least one investment vehicle and said real estate.

Claim 2 (currently amended): The method of Claim 1 further comprising the step of the lender holding ~~said at least one~~ the investment vehicle as collateral against said mortgage loan prior to step (h).

Claim 3 (currently amended): The method of Claim 2 wherein said holding of the investment vehicle as collateral is held by a the lender.

Claim 4 (currently amended): The method of Claim 3 wherein ~~said~~ the lender is a system practitioner.

Claim 5 (original): The method of Claim 2 further comprising the step of making periodic payments against said mortgage loan.

Claim 6 (original): The method of Claim 5 wherein when unable to make said periodic payments, funds are applied from said at least one investment vehicle to said mortgage loan equal to said periodic payment.

Claim 7 (currently amended): A method of implementing a loan repayment plan by a lender for a borrower buying real estate from a seller using an investment entity, which comprises:

- a. determining by the lender a principal loan amount to be provided to ~~a~~ the borrower;
  - b. determining by the lender an additional loan amount to be provided to ~~a~~ the borrower;
  - c. determining by the lender a repayment term to repay said principal loan amount and said additional loan amount to the lender;
  - d. providing by the lender ~~said~~ at least some of said principal amount;
  - e. providing by the lender ~~said~~ at least some of said additional loan amount to ~~an~~ the investment entity;
  - f. purchasing by the borrower at least one investment vehicle with funds from said additional loan amount;
  - g. providing loan repayment increments for said amounts during said repayment term;
- and
- h. receiving from the investment entity an interest in said at least one investment.

Claim 8 (currently amended): The method of Claim 7 wherein said loan of said amounts is a real estate mortgage.

Claim 9 (currently amended): The method of Claim 8 wherein ~~a~~ said lender supplies substantially all of said principal loan amount and said additional loan amount.

Claim 10 (currently amended): The method of Claim 9 wherein ~~said~~ the lender takes an interest in said at least one investment vehicle as collateral against said real estate mortgage.

Claim 11 (currently amended): The method of Claim 9 further comprising the step of using a system practitioner for collecting application criteria from a the borrower prior to step (c).

Claim 12 (currently amended): The method of Claim 11 further comprising the step of said system practitioner providing said principal loan amount and said additional loan amount to an escrow entity prior to step (f).

Claim 13 (currently amended): The method of Claim 12 further comprising the step of said escrow entity providing said substantially all of said principal loan amount to a the seller and said additional loan amount to ~~said~~ the investment entity.

Claim 14 (currently amended): The method of Claim 13 wherein ~~said~~ the investment entity is ~~said~~ the system practitioner.

Claim 15 (currently amended): The method of Claim 13 wherein ~~said~~ the investment entity is a financial institution not related to ~~said~~ the system practitioner.

Claim 16 (original): The method of Claim 7 wherein said investment vehicle is one of: an annuity; a single premium immediate annuity; a universal life policy; a certificate of deposit; a guaranteed interest contract; a mutual fund; a savings account; a zero coupon bond; a municipal bond; a variable life policy; a whole life policy; a financial security investment.

Claim 17 (currently amended): The method of Claim 7 wherein said additional loan amount is ~~substantially~~ not more than 20 percent of said principal loan amount.

Claim 18 (currently amended): A method of mortgaging real estate which provides for a collateral investment in an investment vehicle comprised ~~substantially~~ of the steps of: having a loan amount approved for a principal amount and an investment amount; providing said principal amount to a seller of said real estate; applying said investment amount to purchase at least one investment vehicle; making periodic payments towards said loan amount, thereby concurrently accumulating equity in said real estate and an interest in said at least one investment vehicle.

Claim 19 (original): The method of Claim 18 further comprising a first and second investment vehicle, wherein said first investment vehicle is an annuity, and said second investment vehicle is an insurance policy.

Claim 20 (currently amended): The method of Claim 19 further comprising the steps of purchasing said annuity, followed by applying said insurance policy, ~~thereby providing~~ as security for said loan amounts.